

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
THE MADISON  
400 WASHINGTON STREET, SUITE 300  
READING, PA 19601

Timothy B. McGrath  
Clerk

Telephone  
610-208-5040

June 13, 2019

Re: Amor Alloui  
Bankruptcy No.: 18-15641

Dear Ms. Barkman, Clerk of Court

We herewith transmit the following document(s) filed in the above matter(s), together with a certified copy of the docket entries:

(XX) Certificate of appeal from order entered May 30, 2019 by the Honorable Richard E. Fehling.  
Notice of appeal filing fee ( )paid (xx)not paid (waiver filed)

( ) Designation of Record on Appeal Filed

( ) Designation of Record on Appeal Not Filed

( ) Supplemental certificate of appeal.

( ) Motion for leave to appeal filed .  
( ) Answer to motion filed .

( ) Proposed findings of fact and conclusions of law entered by the Honorable .  
( ) Objections filed .

( ) Report and recommendation entered by the Honorable .

( ) Objections filed .

( ) Original record transferred to the District Court pursuant to the order of the Honorable .

( ) Other:

Kindly acknowledge receipt on the copy of the letter provided.

For the Court

Timothy B. McGrath  
Clerk

By: s/ Denise Lavariere  
Deputy Clerk

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Received Above material or record file this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

Civil Action No. \_\_\_\_\_ Signature: \_\_\_\_\_

Miscellaneous No. \_\_\_\_\_ Date: \_\_\_\_\_

Assigned to Judge \_\_\_\_\_

BFL5.frm(rev 2/15)

**APPEAL**

**U.S. Bankruptcy Court  
Eastern District of Pennsylvania (Reading)  
Bankruptcy Petition #: 18-16541-amc**

*Assigned to:* Judge Ashely M. Chan  
Chapter 13  
Voluntary  
Asset

*Date filed:* 10/01/2018  
*Deadline for filing claims:* 12/10/2018  
*Deadline for filing claims (govt.):* 03/30/2019

**Debtor**  
Amor Alloui  
44 Arlington St.  
Reading, PA 19611  
BERKS-PA  
SSN / ITIN: xxx-xx-3273

represented by **Amor Alloui**  
PRO SE

**Trustee**  
**WILLIAM MILLER\*R**  
Interim Chapter 13 Trustee  
2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606  
610-779-1313  
TERMINATED: 01/07/2019

represented by **WILLIAM MILLER\*R**  
Interim Chapter 13 Trustee  
2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606  
610-779-1313  
Email: [ecfemail@FredReigleCh13.com](mailto:ecfemail@FredReigleCh13.com)  
TERMINATED: 06/13/2019

**Trustee**  
**SCOTT F. WATERMAN (Chapter 13)**  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606  
(610) 779-1313

represented by **ROLANDO RAMOS-CARDONA**  
Office of Scott F. Waterman, Trustee  
2901 St. Lawrence Avenue  
Suite 100  
Reading, PA 19606-4010  
610-779-1313  
Fax : 610-779-3637  
Email: [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

**U.S. Trustee**  
**United States Trustee**  
Office of the U.S. Trustee  
833 Chestnut Street  
Suite 500  
Philadelphia, PA 19107  
(215) 597-4411

Filing Date	#		Docket Text
10/01/2018		1	Chapter 13 Voluntary Petition for Individual . Receipt Number 0, Fee Amount \$310.00 Filed by Amor Alloui . Government Proof of Claim Deadline: 3/30/2019. Chapter 13 Plan, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1, Schedule A/B , Schedule C, Schedule E/F, Schedule G, Schedule H, Schedule I, Schedule J, Statement of Financial Affairs, Summary of Assets and Liabilities Form B106 due 10/15/2018. (L., Denise) (Entered: 10/01/2018)

10/01/2018		<u>2</u>	Matrix Filed. Number of pages filed: 1 (1 creditor), Filed by Amor Alloui . (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>3</u>	Certificate of Credit Counseling Filed by Amor Alloui . (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>4</u>	Statement of Social Security Number Received. Filed by Amor Alloui . (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>5</u>	Notice to Individual Debtor Primarily Consumer Debts Filed by Amor Alloui . (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>6</u>	Pro Se Statement Filed by Amor Alloui . (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>7</u>	Application to Pay Filing Fee in Installments ( \$155.00 paid w/ petition, balance due \$155.00) Filed by Amor Alloui Represented by Self(Counsel). (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>8</u>	Receipt Number 20078048, Fee Amount \$155.00 (related document(s) <u>1</u> ). (L., Denise) (Entered: 10/01/2018)
10/01/2018		<u>9</u>	Order Entered the debtor having failed to file or submit with the petition all of the documents required by Fed. R. Bankr.P.1007, It is hereby ORDERED that this case <b>MAY BE DISMISSED WITHOUT FURTHER NOTICE</b> if the documents listed are not filed by deadlines listed: Any request for an extension of time must be filed prior to the expiration of the deadlines listed. Chapter 13 Plan, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1, Schedule A/B , Schedule C, Schedule E/F, Schedule G, Schedule H, Schedule I, Schedule J, Statement of Financial Affairs, Summary of Assets and Liabilities Form B106 due 10/15/2018. (L., Denise) (Entered: 10/01/2018)
10/03/2018		<u>10</u>	Order Granting Application to Pay Filing Fee in Installments Filed by Amor Alloui. (Related Doc <u>7</u> ). First/Final Installment Payment of \$155.00 due by 10/26/2018. (H., Lisa) Modified on 10/12/2018 (H., Lisa). (Entered: 10/03/2018)
10/03/2018		<u>11</u>	BNC Certificate of Mailing – Voluntary Petition. Number of Notices Mailed: (related document(s) (Related Doc # <u>8</u> )). No. of Notices: 1. Notice Date 10/03/2018. (Admin.) (Entered: 10/04/2018)
10/05/2018		<u>12</u>	BNC Certificate of Mailing – PDF Document. (related document(s) (Related Doc # <u>9</u> )). No. of Notices: 1. Notice Date 10/05/2018. (Admin.) (Entered: 10/06/2018)
10/12/2018			Receipt of Final Installment Payment. Receipt Number 20078058, Fee Amount \$155.00. (L., Denise) (Entered: 10/15/2018)
10/15/2018		<u>13</u>	Summary of Assets and Liabilities and Certain Statistical Information , Schedules A/B, C, E/F, G, H, I, J & Statement of Financial Affairs for Individual Filed by Amor Alloui . (L., Denise) (Entered: 10/15/2018)

10/15/2018		<u>14</u>	Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period for 3 Years Form 122C-1. Disposable Income Is Not Determined Filed by Amor Alloui . (L., Denise) (Entered: 10/16/2018)
10/15/2018		<u>15</u>	Chapter 13 Plan Filed by Amor Alloui . (L., Denise) (Entered: 10/16/2018)
11/06/2018		<u>16</u>	Meeting of Creditors. The Debtor has filed a Plan. This Plan proposes payment to the trustee of \$250.00 per month for 60 months. Filed by WILLIAM MILLER*R. 341(a) meeting to be held on 12/4/2018 at 02:30 PM at 13mtg – Chapter 13 Meeting Room. Objection to Dischargeability of Certain Debts due: 2/2/2019. Proofs of Claims due by 12/10/2018. Government Proof of Claim Deadline: 03/30/2019. Confirmation Hearing scheduled 1/17/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (MILLER*R, WILLIAM) (Entered: 11/06/2018)
11/08/2018		<u>17</u>	BNC Certificate of Mailing – Meeting of Creditors. Number of Notices Mailed: (related document(s) (Related Doc # <u>16</u> )). No. of Notices: 7. Notice Date 11/08/2018. (Admin.) (Entered: 11/09/2018)
12/10/2018		<u>18</u>	Meeting of Creditors Continued. Reason for continuance: 12/4/18 meeting of creditors continued at request of Counsel for Debtor(s). New date and time to be announced... (MILLER*R, WILLIAM) (Entered: 12/10/2018)
12/12/2018		<u>19</u>	Notice of Appearance and Request for Notice by REBECCA ANN SOLARZ Filed by REBECCA ANN SOLARZ on behalf of PENNSYLVANIA HOUSING FINANCE AGENCY. (SOLARZ, REBECCA) (Entered: 12/12/2018)
01/07/2019		<u>20</u>	Case reassigned to Trustee Scott Waterman Involvement of Trustee William Miller Terminated. (E., Violet) (Entered: 01/08/2019)
01/14/2019		<u>21</u>	Objection to Confirmation of Plan Filed by PENNSYLVANIA HOUSING FINANCE AGENCY (related document(s) <u>15</u> ). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Filed Proof of Claim # <u>3</u> Chapter 13 Plan # <u>4</u> Service List)(SOLARZ, REBECCA) (Entered: 01/14/2019)
01/17/2019			Hearing Continued on Confirmation. Hearing scheduled 3/7/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (S., Barbara) (Entered: 01/17/2019)
01/29/2019		<u>22</u>	Meeting of Creditors Continued. Reason for continuance:... 341(a) meeting to be held on 2/26/2019 at 02:30 PM at 13mtg – Chapter 13 Meeting Room. (WATERMAN, SCOTT) (Entered: 01/29/2019)
02/15/2019		<u>23</u>	Motion to Dismiss Case. feasibility Filed by SCOTT WATERMAN Represented by ROLANDO RAMOS–CARDONA (Counsel). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (RAMOS–CARDONA, ROLANDO) (Entered: 02/15/2019)
02/15/2019		<u>24</u>	Notice of (related document(s): <u>23</u> Motion to Dismiss Case. feasibility ) Motion, Response Deadline and Hearing Date Filed by SCOTT WATERMAN. Hearing scheduled 3/7/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (RAMOS–CARDONA, ROLANDO) (Entered: 02/15/2019)
02/28/2019			Meeting of Creditors Held and Concluded on: 2/26/2019. (WATERMAN, SCOTT) (Entered: 02/28/2019)

03/01/2019		<u>25</u>	Response including Certificate of Service Filed by Amor Alloui to Motion to Dismiss Case re feasibility by SCOTT WATERMAN (related document(s) <u>23</u> ). (L., Denise) (Entered: 03/01/2019)
03/07/2019			Hearing Continued on Confirmation. Hearing scheduled 5/9/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (S., Barbara) (Entered: 03/07/2019)
03/07/2019			Hearing Continued on <u>23</u> Motion to Dismiss Case; feasibility filed by Trustee SCOTT WATERMAN. Hearing scheduled 5/9/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (S., Barbara) (Entered: 03/07/2019)
03/15/2019		<u>26</u>	Amended Schedule C , Amended Schedule H – Your Codebtors , Amended Schedule J – Your Expenses Filed by Amor Alloui . (L., Denise) (Entered: 03/15/2019)
03/15/2019		<u>27</u>	Amended Schedule(s), Schedule D – Creditors Holding Secured Claims, Schedule E/F – Creditors Holding Unsecured Priority Claims and Unsecured Nonpriority Claims. Receipt Number 20078186, Fee Amount \$31 Filed by Amor Alloui . (L., Denise) (Entered: 03/15/2019)
03/15/2019		<u>28</u>	Amendment to List of Creditors (adding creditor). Number of Pages Filed: 1, Filed by Amor Alloui . (L., Denise) (Entered: 03/15/2019)
03/20/2019		<u>29</u>	Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui <i>In Re: 44 Arlington Street, Reading, PA 19611</i> . Fee Amount \$181.00., Filed by PENNSYLVANIA HOUSING FINANCE AGENCY Represented by REBECCA ANN SOLARZ (Counsel). Objections due by 4/3/2019. (Attachments: # <u>1</u> Exhibit Loan Documents # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (SOLARZ, REBECCA) (Entered: 03/20/2019)
03/20/2019		<u>30</u>	Notice of (related document(s): <u>29</u> Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui <i>In Re: 44 Arlington Street, Reading, PA 19611..</i> ) Filed by PENNSYLVANIA HOUSING FINANCE AGENCY. Hearing scheduled 4/11/2019 at 09:30 AM at mad – Courtroom 1, Third Floor (Reading Court). (Attachments: # <u>1</u> Certificate of Service) (SOLARZ, REBECCA) (Entered: 03/20/2019)
03/20/2019			Receipt of Motion for Relief From Stay(18-16541-ref) [motion,mrlfsty] ( 181.00) Filing Fee. Receipt number 21267662. Fee Amount \$ 181.00. (re: Doc# <u>29</u> ) (U.S. Treasury) (Entered: 03/20/2019)
04/09/2019		<u>31</u>	Certificate of No Response to <i>Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street, Reading, PA 19611</i> . Filed by REBECCA ANN SOLARZ on behalf of PENNSYLVANIA HOUSING FINANCE AGENCY (related document(s) <u>29</u> ). (Attachments: # <u>1</u> Proposed Order # <u>2</u> cos) (SOLARZ, REBECCA) (Entered: 04/09/2019)
04/12/2019		<u>32</u>	Order Granting Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui <i>In Re: 44 Arlington Street, Reading, PA 19611.</i> by PENNSYLVANIA HOUSING FINANCE AGENCY Represented by REBECCA ANN SOLARZ (Related Doc <u>29</u> ) (L., Denise) **BENCH ORDER ENTERED at hearing on May 16, 2019 vacating order dated April 12, 2019** (L., Denise). (Entered: 04/12/2019)

04/14/2019		<u>33</u>	BNC Certificate of Mailing – PDF Document. (related document(s) (Related Doc # <u>32</u> )). No. of Notices: 1. Notice Date 04/14/2019. (Admin.) (Entered: 04/15/2019)
04/25/2019		<u>34</u>	Motion to Vacate or Set Aside Order dated 4/12/19 Granting Motion for Relief from Stay by PENNSYLVANIA HOUSING FINANCE AGENCY. Filed by Amor Alloui Represented by Self(Counsel) (related document(s) <u>32</u> ) . (Attachments: # <u>1</u> Affidavit # <u>2</u> Proposed Order # <u>3</u> Exhibit # <u>4</u> Certificate of Service) (L., Denise) (Entered: 04/25/2019)
04/25/2019		<u>35</u>	Notice of <u>34</u> Motion to Vacate or Set Aside Order dated 4/12/19 Granting Motion for Relief from Stay by PENNSYLVANIA HOUSING FINANCE AGENCY . Hearing scheduled 5/16/2019 at 09:30 AM at mad – Courtroom 1, Third Floor (Reading Court). (L., Denise) (Entered: 04/25/2019)
05/08/2019		<u>36</u>	Amended Certificate of Service re <i>Certificate of No Response to Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street, Reading, PA 19611</i> . Filed by REBECCA ANN SOLARZ on behalf of PENNSYLVANIA HOUSING FINANCE AGENCY (related document(s) <u>31</u> ). (SOLARZ, REBECCA) (Entered: 05/08/2019)
05/08/2019		<u>37</u>	Response filed by PENNSYLVANIA HOUSING FINANCE AGENCY to Debtor's Motion to Vacate or Set Aside Order dated 4/12/19 Granting Motion for Relief from Stay. (related document(s) <u>35</u> , <u>34</u> ). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Service List) (SOLARZ, REBECCA) (Entered: 05/08/2019)
05/09/2019			Hearing Continued on Confirmation. Hearing scheduled 7/25/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (S., Barbara) (Entered: 05/09/2019)
05/09/2019			Hearing Continued on <u>23</u> Motion to Dismiss Case; feasibility filed by Trustee SCOTT F. WATERMAN (Chapter 13). Hearing scheduled 7/25/2019 at 09:00 AM at mad – Courtroom 1, Third Floor (Reading Court). (S., Barbara) (Entered: 05/09/2019)
05/16/2019		<u>38</u>	Hearing Held on <u>34</u> Debtors Motion to Vacate or Set Aside Order dated 4/12/19 Granting Motion for Relief from Stay by PENNSYLVANIA HOUSING FINANCE AGENCY; <b>BENCH ORDER ENTERED Vacating Order dated April 12, 2019 and Debtor shall file an answer to the Motion for Relief of Stay by PENNSYLVANIA HOUSING FINANCE AGENCY by May 22, 2019</b> . Hearing on the merits of the <u>29</u> Motion to Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street, Reading, PA 19611 by PENNSYLVANIA HOUSING FINANCE AGENCY Represented by REBECCA ANN SOLARZ is CONTINUED to 5/30/2019 at 09:30 AM at mad – Courtroom 1, Third Floor (Reading Court). (L., Denise) (Entered: 05/17/2019)
05/22/2019		<u>39</u>	Response filed by Amor Alloui to Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street, Reading, PA 19611 by PENNSYLVANIA HOUSING FINANCE (related document(s) <u>29</u> ). (Attachments: # <u>1</u> Exhibit # <u>2</u> Certificate of Service) (L., Denise) (Entered: 05/23/2019)
05/30/2019		<u>40</u>	Hearing Held on <u>29</u> Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street,

			<i>Reading, PA 19611 Filed by PENNSYLVANIA HOUSING FINANCE AGENCY Represented by REBECCA ANN SOLARZ; Order entered granting motion. (L., Denise) (Entered: 05/30/2019)</i>
05/30/2019		<u>42</u>	Order Granting Motion for Relief from Stay in addition to Motion for Relief from Co-Debtor Stay – Thelidja Alloui In Re: 44 Arlington Street, Reading, PA 19611. Filed by PENNSYLVANIA HOUSING FINANCE AGENCY Represented by REBECCA ANN SOLARZ (Related Doc # <a href="#">29</a> ) (L., Denise) (Entered: 05/31/2019)
05/31/2019		<u>41</u>	Case reassigned to Judge Ashely M. Chan Involvement of Chief Judge Richard E. Fehling Terminated. See Miscellaneous Case Number 19-03003-ref. (A., Clarice) (Entered: 05/31/2019)
05/31/2019		<u>43</u>	Notice: In accordance with this court's random assignment procedure, all issues relating to the debtor, in this matter, have been reassigned to the Honorable Judge Ashely M. Chan. (A., Clarice) (Entered: 05/31/2019)
06/02/2019		<u>44</u>	BNC Certificate of Mailing – PDF Document. (related document(s) (Related Doc # <a href="#">42</a> )). No. of Notices: 2. Notice Date 06/02/2019. (Admin.) (Entered: 06/03/2019)
06/02/2019		<u>45</u>	BNC Certificate of Mailing – PDF Document. (related document(s) (Related Doc # <a href="#">43</a> )). No. of Notices: 11. Notice Date 06/02/2019. (Admin.) (Entered: 06/03/2019)
06/13/2019		<u>46</u>	Notice of Appeal to District Court of Order dated 5/30/19. Receipt Number 0, Fee Amount \$298.00 Filed by Amor Alloui (related document(s) <a href="#">42</a> ). Appellant Designation due by 6/27/2019. Transmission of record on appeal to District Court Due Date: 7/11/2019. (L., Denise) (Entered: 06/13/2019)
06/13/2019		<u>47</u>	Affidavit accompanying Motion for Permission to Appeal In Forma Pauperis Filed by Amor Alloui Represented by Self(Counsel). (L., Denise) (Entered: 06/13/2019)

Case 18-16541-amc Doc 42 Filed 05/30/19 Entered 05/31/19 13:39:33 Desc Main  
Document Page 1 of 1IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Amor Alloui

Debtor

CHAPTER 13

PENNSYLVANIA HOUSING FINANCE AGENCY  
Movant

vs.

NO. 18-16541 REF

Amor Alloui

Debtor

Thelidja Alloui

Co-Debtor

Scott Waterman

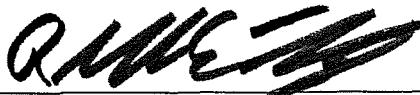
Trustee

11 U.S.C. Sections 362 and 1301

**ORDER**

ORDERED THAT: The Motion for Relief from the Automatic Stay and Co-Debtor Stay is granted, and both the automatic stay of all proceedings, as provided under Section 362 Title 11 of the United States Code, as amended (the Bankruptcy Code), and the Co-Debtor stay under Section 1301 of the Bankruptcy Code, are modified with respect to the subject premises located at 44 Arlington Street, Reading, PA 19611 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other less mitigation alternatives including, but not limited to, a loan modification, short sale or deed in lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchasee/assignee) may take any legal action for enforcement of its rights to possession of the Property.

5/30/19



United States Bankruptcy Judge.

Official Form 417A (12/18)

Amor Alloui :  
Debtor : Bankruptcy No. 18-16541REF  
v. : Chapter 13  
Pennsylvania Housing Finance Agency :

[Caption as in Form 416A, 416B, or 416D, as appropriate]

## NOTICE OF APPEAL AND STATEMENT OF ELECTION

### Part 1: Identify the appellant(s)

1. Name(s) of appellant(s):

AMOR ALLOUI

2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

Plaintiff  
 Defendant  
 Other (describe) \_\_\_\_\_

For appeals in a bankruptcy case and not in an adversary proceeding.

Debtor  
 Creditor  
 Trustee  
 Other (describe) \_\_\_\_\_

### Part 2: Identify the subject of this appeal

1. Describe the judgment, order, or decree appealed from: Relief from Automatic Stay

2. State the date on which the judgment, order, or decree was entered: May 30, 2019

### Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: PHFA Attorney: Rebecca A. Solarz  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, Pa 19106-1532  
Phone: (215) 627-1322

2. Party: \_\_\_\_\_ Attorney: \_\_\_\_\_

CC:  
Amor Alloui - mailed 6/13/19  
Capital One Auto Finance - mailed 6/13/19

Pa Housing Finance Agency - electronic

Rebecca Ann Solarz, Esq. - electronic

U.S Trustee - electronic

Scott Waterman, Esq. - electronic

Rolando Ramos-Cardenas, Esq. - electronic

Official Form 417A

Notice of Appeal and Statement of Election

page 1

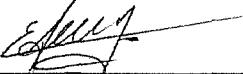
Judge Ashley M. Chan

**Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)**

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

**Part 5: Sign below**

  
\_\_\_\_\_  
Signature of attorney for appellant(s) (or appellant(s) if not represented by an attorney)

Date: 6-13-2019

Name, address, and telephone number of attorney (or appellant(s) if not represented by an attorney):

Amor Alloui  
44 Arlington Street  
Reading, Pa 19611  
Phone: (610) 463-7984

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

**[Note to inmate filers:** If you are an inmate filer in an institution and you seek the timing benefit of Fed. R. Bankr. P. 8002(c)(1), complete Director's Form 4170 (Declaration of Inmate Filing) and file that declaration along with the Notice of Appeal.]

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Amor Alloui

Debtor

CHAPTER 13

PENNSYLVANIA HOUSING FINANCE AGENCY

Movant

vs.

Amor Alloui

Debtor

NO. 18-16541 REF

Thelidja Alloui

Co-Debtor

Scott Waterman

Trustee

11 U.S.C. Sections 362 and 1301

**ORDER**

ORDERED THAT: The Motion for Relief from the Automatic Stay and Co-Debtor Stay is granted, and both the automatic stay of all proceedings, as provided under Section 362 Title 11 of the United States Code, as amended (the Bankruptcy Code), and the Co-Debtor stay under Section 1301 of the Bankruptcy Code, are modified with respect to the subject premises located at 44 Arlington Street, Reading, PA 19611 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, ~~taking the Property to Sheriff's Sale, in addition to potentially pursuing other less mitigation alternatives including, but not limited to, a loan modification, short sale or deed in lieu of foreclosure.~~ Additionally, any purchaser of the Property at Sheriff's Sale (or purchase assignee) may take any legal action for enforcement of its right to possession of the Property.

5/30/19



United States Bankruptcy Judge.

FILED

2019 JUN 13 PM 2:05  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

**NOTICE**

**NOTICE** is hereby given that:

1. On May 22, 2019, a Miscellaneous Order was entered by the presiding judge, the Honorable Richard E. Fehling, directing the Clerk of Court to reassign this matter to another bankruptcy judge due to his approaching retirement;
2. In accordance with this court's random assignment procedure, this matter has been reassigned to the Honorable Judge Ashely M. Chan

Dated: May 23, 2019

FOR THE COURT

TIMOTHY B. MCGRATH  
CLERK

cc:  
Judge(s)  
Debtor  
Trustee  
US Trustee

2019 JUN 13 PM 2:04  
J.S. BANKRUPTCY COURT  
REDO

**FILED**

UNITED STATES DISTRICT COURT  
for the  
EASTERN DISTRICT OF PENNSYLVANIA

Amor Alloui, )  
Debtor )  
v. )  
PENNSYLVANIA HOUSING FINANCE ) Bankruptcy No. 18-16541REF  
AGENCY, ) Chapter 13  
Movant )  
)

**AFFIDAVIT ACCOMPANYING MOTION  
FOR PERMISSION TO APPEAL IN FORMA PAUPERIS**

2019 JUN 13 PM 2:03  
U.S. BANKRUPTCY COURT

**FILED**

**Affidavit in Support of Motion**

I swear or affirm under penalty of perjury that, because of my poverty, I cannot prepay the docket fees of my appeal or post a bond for them. I believe I am entitled to redress. I swear or affirm under penalty of perjury under United States laws that my answers on this form are true and correct. (28 U.S.C. § 1746; 18 U.S.C. § 1621.)

Signed: 

**Instructions**

Complete all questions in this application and then sign it. Do not leave any blanks: if the answer to a question is "0," "none," or "not applicable (N/A)," write in that response. If you need more space to answer a question or to explain your answer, attach a separate sheet of paper identified with your name, your case's docket number, and the question number.

Date: 6-13-2019

My issues on appeal are:

Abuse of discretion

1. *For both you and your spouse estimate the average amount of money received from each of the following sources during the past 12 months. Adjust any amount that was received weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate. Use gross amounts, that is, amounts before any deductions for taxes or otherwise.*

Income source	Average monthly amount during the past 12 months		Amount expected next month	
	You	Spouse	You	Spouse
Employment	\$0.00	\$n/a	\$	\$
Self-employment	\$0.00	\$	\$	\$
Income from real property (such as rental income)	\$0.00	\$	\$	\$
Interest and dividends	\$0.00	\$	\$	\$
Gifts	\$0.00	\$	\$	\$
Alimony	\$0.00	\$	\$	\$
Child support	\$0.00	\$	\$	\$
Retirement (such as social security, pensions, annuities, insurance)	\$0.00	\$	\$	\$
Disability (such as social security, insurance payments)	\$1323.00	\$	\$	\$
Unemployment payments	\$0.00	\$	\$	\$
Public-assistance (such as welfare)	\$192.00	\$	\$	\$
Other (specify):	\$0.00	\$	\$	\$
<b>Total monthly income:</b>	<b>\$1,515.00</b>	\$	\$	\$

2. *List your employment history for the past two years, most recent employer first. (Gross monthly pay is before taxes or other deductions.)*

Employer	Address	Dates of employment	Gross monthly pay
N/a			\$0.00
			\$
			\$

3. List your spouse's employment history for the past two years, most recent employer first. (Gross monthly pay is before taxes or other deductions.)

Employer	Address	Dates of employment	Gross monthly pay
N/a			\$0.00
			\$
			\$

4. How much cash do you and your spouse have? \$ 10 \_\_\_\_\_

Below, state any money you or your spouse have in bank accounts or in any other financial institution.

Financial Institution	Type of Account	Amount you have	Amount your spouse has
First Priority Bank	checking	\$ 75 00	\$n/a
10 11 11	checking	\$ 2 00	\$n/a
		\$	\$

If you are a prisoner seeking to appeal a judgment in a civil action or proceeding, you must attach a statement certified by the appropriate institutional officer showing all receipts, expenditures, and balances during the last six months in your institutional accounts. If you have multiple accounts, perhaps because you have been in multiple institutions, attach one certified statement of each account.

5. List the assets, and their values, which you own or your spouse owns. Do not list clothing and ordinary household furnishings.

Home	Other real estate	Motor vehicle #1
(Value) \$93,500.00	(Value) \$0.00	(Value) \$24,000.00
		Make and year: Toyota 2015
		Model: Rav 4
		Registration #: Amor 1 PD

Motor vehicle #2	Other assets	Other assets
(Value) \$n/a	(Value) \$n/a	(Value) \$
Make and year:		
Model:		
Registration #:		

6. *State every person, business, or organization owing you or your spouse money, and the amount owed.*

Person owing you or your spouse money	Amount owed to you	Amount owed to your spouse
	\$	\$n/a
	\$	\$
	\$	\$
	\$	\$

7. *State the persons who rely on you or your spouse for support.*

Name [or, if under 18, initials only]	Relationship	Age
M.A.	Son	14
Y.A.	Son	9
M.A.	Daughter	3

8. *Estimate the average monthly expenses of you and your family. Show separately the amounts paid by your spouse. Adjust any payments that are made weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate.*

	You	Your Spouse
Rent or home-mortgage payment (include lot rented for mobile home)	\$76.00	N/a
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Utilities (electricity, heating fuel, water, sewer, and telephone)	\$316.72	\$ n/a
Home maintenance (repairs and upkeep)	\$0.00	\$ n/a
Food	\$192.00	\$n/a
Clothing	\$50.00	\$n/a
Laundry and dry-cleaning	\$50.00	\$n/a
Medical and dental expenses	\$75.00	\$n/a
Transportation (not including motor vehicle payments)	\$50.00	\$n/a
Recreation, entertainment, newspapers, magazines, etc.	\$0.00	\$n/a
Insurance (not deducted from wages or included in mortgage payments)		
Homeowner's or renter's:	\$85.42	\$
Life:	\$0.00	\$
Health:	\$0.00	\$
Motor vehicle:	\$129.00	\$
Other:	\$	\$
Taxes (not deducted from wages or included in mortgage payments) (specify):	\$0.00	\$
Installment payments		
Motor Vehicle:	\$355.00	\$
Credit card (name):	\$0.00	\$
Department store (name):	\$0.00	\$
Other:	\$0.00	\$
Alimony, maintenance, and support paid to others	\$0.00	\$
Regular expenses for operation of business, profession, or farm (attach detailed statement)	\$0.00	\$
Other (specify):	\$	\$
<b>Total monthly expenses:</b>	<b>\$1,379.14</b>	<b>\$</b>

9. *Do you expect any major changes to your monthly income or expenses or in your assets or liabilities during the next 12 months?*

[ ] Yes [x] No      If yes, describe on an attached sheet.

10. *Have you spent — or will you be spending — any money for expenses or attorney fees in connection with this lawsuit?* [ ] Yes [X] No

*If yes, how much?* \$ \_\_\_\_\_

11. *Provide any other information that will help explain why you cannot pay the docket fees for your appeal.* Limited income

Filing fee was waived for divorce complaint.

12. *State the city and state of your legal residence.*  
44 Arlington Street, Reading, PA 19611

*Your daytime phone number:* (610) 463-7984

*Your age:* 55    *Your years of schooling:* 11/A

*Last four digits of your social-security number:* 3273